

**UNITED STATES BANKRUPTCY COURT  
WAW-WESTERN DISTRICT OF WASHINGTON**

In re:

Ronald Edgar Howell  
Dee Lorene Shishido  
Debtor(s)

Case No. 15-15924-MLB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jason Wilson-Aguilar, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/01/2015.
- 2) The plan was confirmed on 01/23/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/09/2020.
- 6) Number of months from filing to last payment: 51.
- 7) Number of months case was pending: 56.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$126,403.86.
- 10) Amount of unsecured claims discharged without payment: \$259,566.21.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$60,424.98
Less amount refunded to debtor	\$3,706.49

**NET RECEIPTS:**

\$56,718.49

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$9,985.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,096.58
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

\$13,081.58

Attorney fees paid and disclosed by debtor:	\$3,000.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADT Security Services	Unsecured	NA	NA	NA	0.00	0.00
Allied Interstate	Unsecured	156.26	NA	NA	0.00	0.00
Allied Interstate LLC	Unsecured	NA	NA	NA	0.00	0.00
Applied Bank	Unsecured	NA	NA	NA	0.00	0.00
Asset Recovery Solutions LLC	Unsecured	NA	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	NA	NA	NA	0.00	0.00
Bank Of America	Unsecured	NA	NA	NA	0.00	0.00
Bank of America NA	Unsecured	NA	NA	NA	0.00	0.00
Becket & Lee LLP	Unsecured	NA	0.00	9,911.71	0.00	0.00
Capital One Bank USA NA	Unsecured	NA	NA	NA	0.00	0.00
Cawood K Bebout	Unsecured	NA	NA	NA	0.00	0.00
Chase Card	Unsecured	1,498.00	NA	NA	0.00	0.00
Chase Card Services	Unsecured	NA	NA	NA	0.00	0.00
Chex Systems, Inc.	Unsecured	NA	NA	NA	0.00	0.00
Constar Financial Services	Unsecured	NA	NA	NA	0.00	0.00
Convergent Outsourcing, Inc.	Unsecured	NA	NA	NA	0.00	0.00
Credit Control, LLC	Unsecured	NA	NA	NA	0.00	0.00
Davis and Goldmark, Inc.	Unsecured	346.31	NA	NA	0.00	0.00
Dee Lorene Shishido	Unsecured	NA	NA	NA	0.00	0.00
Ditech	Unsecured	NA	NA	NA	0.00	0.00
Dynia & Associates, LLC	Unsecured	NA	NA	NA	0.00	0.00
Early Warning Services, LLC	Unsecured	NA	NA	NA	0.00	0.00
Equifax	Unsecured	NA	NA	NA	0.00	0.00
Experian	Unsecured	NA	NA	NA	0.00	0.00
Financial Recovery Services	Unsecured	NA	NA	NA	0.00	0.00
Financial Recovery Services	Unsecured	NA	NA	NA	0.00	0.00
First National	Unsecured	NA	NA	NA	0.00	0.00
HAPO Community Credit Union	Secured	5,673.57	5,691.40	5,691.40	5,691.40	296.14
Heritage Bank	Unsecured	NA	NA	NA	0.00	0.00
Home Depot Credit Services	Unsecured	NA	NA	NA	0.00	0.00
Hyundai Capital America	Unsecured	NA	NA	NA	0.00	0.00

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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HYUNDAI MOTOR FINANCE CO	Unsecured	0.00	0.00	13,238.05	0.00	0.00
Internal Revenue Service	Unsecured	0.00	0.00	2,083.89	0.00	0.00
Internal Revenue Service	Priority	22,556.68	0.00	20,241.01	20,241.01	0.00
Internal Revenue Service	Priority	0.00	0.00	0.00	0.00	0.00
Internal Revenue Service	Unsecured	0.00	NA	NA	0.00	0.00
Internal Revenue Service	Unsecured	NA	NA	NA	0.00	0.00
K Michael Fitzgerald	Unsecured	NA	NA	NA	0.00	0.00
Kia Motors Finance	Unsecured	NA	NA	NA	0.00	0.00
Kohl's	Unsecured	NA	NA	NA	0.00	0.00
Kohl's	Unsecured	NA	NA	NA	0.00	0.00
LoanCare LLC	Secured	NA	189,396.85	0.00	0.00	0.00
Mercantile Adjustment Bureau	Unsecured	NA	NA	NA	0.00	0.00
Mercantile Adjustment Bureau	Unsecured	NA	NA	NA	0.00	0.00
NCB Management Services Inc.	Unsecured	NA	NA	NA	0.00	0.00
Nor-Mark Capital LLC	Unsecured	10,000.00	NA	NA	0.00	0.00
Nor-Mark Capital LLC	Unsecured	0.00	NA	NA	0.00	0.00
Northland Group, Inc.	Unsecured	NA	NA	NA	0.00	0.00
Prosper Marketplace Inc	Unsecured	NA	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	0.00	0.00	5,614.96	0.00	0.00
Resurgent Capital Services	Unsecured	NA	0.00	9,347.67	0.00	0.00
Resurgent Capital Services	Unsecured	13,911.61	0.00	13,616.61	0.00	0.00
Resurgent Capital Services	Unsecured	0.00	0.00	608.50	0.00	0.00
Resurgent Capital Services	Unsecured	NA	NA	NA	0.00	0.00
RMS Bankruptcy Recovery Services	Unsecured	0.00	0.00	539.29	0.00	0.00
Snohomish Co Treasurer	Unsecured	1,425.46	NA	NA	0.00	0.00
Specialized Loan Servicing	Unsecured	191,179.50	0.00	191,179.50	0.00	0.00
Specialized Loan Servicing LLC	Unsecured	NA	NA	NA	0.00	0.00
Synchrony Bank	Unsecured	NA	NA	NA	0.00	0.00
Synergetic Communication Inc.	Unsecured	NA	NA	NA	0.00	0.00
Tate & Kirlin Associates	Unsecured	NA	NA	NA	0.00	0.00
The Wilber Lane Law Firm	Unsecured	NA	NA	NA	0.00	0.00
TransUnion	Unsecured	NA	NA	NA	0.00	0.00
Transworld Systems Inc.	Unsecured	NA	NA	NA	0.00	0.00
Transworld Systems Inc.	Unsecured	NA	NA	NA	0.00	0.00
U.S. Bankruptcy Court	Unsecured	NA	NA	NA	0.00	0.00
United Recovery Systems, LP	Unsecured	NA	NA	NA	0.00	0.00
United States Trustee	Unsecured	NA	NA	NA	0.00	0.00
United Student Aid Funds Inc (USAF)	Unsecured	17,890.75	0.00	7,978.75	7,978.75	0.00
United Student Aid Funds Inc (USAF)	Unsecured	0.00	0.00	4,552.45	4,552.45	0.00
United Student Aid Funds Inc (USAF)	Unsecured	0.00	0.00	4,877.16	4,877.16	0.00
Valentine & Kebartas, Inc.	Unsecured	NA	NA	NA	0.00	0.00
Westlake Financial Services	Unsecured	NA	NA	NA	0.00	0.00
Yellow Book	Unsecured	NA	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$5,691.40	\$5,691.40	\$296.14
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$5,691.40</b>	<b>\$5,691.40</b>	<b>\$296.14</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$20,241.01	\$20,241.01	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$20,241.01</b>	<b>\$20,241.01</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$263,548.54</b>	<b>\$17,408.36</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$13,081.58</u>
Disbursements to Creditors	<u>\$43,636.91</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$56,718.49</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/26/2020

By: /s/ Jason Wilson-Aguilar

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.